

# **EXHIBIT C**



**BAYVIEW®**  
LOAN SERVICING

Bayview Loan Servicing, LLC  
P.O. Box 650091  
Dallas, TX 75265-0091  
www.bayviewloanservicing.com

1.877.251.0990

Statement Date: 10/16/17

James M Viera  
C/O John B Ennis, Esq  
1200 Reservoir Ave  
Cranston, RI 02920-6012



Account Number 599225  
Payment Date 08/01/10  
Total Amount \$155,184.31

### Bankruptcy Notice

Our records reflect that you are presently a debtor in an active bankruptcy case or you previously received a discharge in bankruptcy. This statement is being sent to you for informational purposes only. It should not be construed as an attempt to collect a debt against you personally. If you want to stop receiving statements, write to us.

### Account Information

Outstanding Principal Balance ‡	\$218,760.18
Deferred Amount	\$0.00
Interest Rate	6.5%
Prepayment Penalty	N
Unapplied Funds	\$0.00

### Explanation of Payment Amount

Principal	\$499.65
Interest	\$1,131.37
Escrow (Taxes and Insurance)	\$466.49
<b>Regular Monthly Payment</b>	<b>\$2,097.51</b>
Total Fees & Charges*	\$5,761.29
Unpaid Past Payments**	\$147,325.51
<b>Total Amount***</b>	<b>\$155,184.31</b>

‡Payments will be applied in order that they become due (oldest first) unless bankruptcy or other court ordered payment plan is in place.

\*Total Fees and Charges are comprised of Recoverable Corporate Advances, Late Fees and NSF Fees assessed.

\*\*Unpaid Past Payments is the sum of the balances for unpaid Principal, Interest and Escrow.

\*\*\*Total amount may not include recoverable fees not yet charged to the account, and may not include unapplied funds/totals not yet applied to the account.

### Transaction Activity (09/18/17 to 10/16/17)

Date	Description	DEBITS	CREDITS
10/10	Property Inspection	11.00	

### Past Payments Breakdown

	Paid Last Bill	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (for Taxes & Insurance)	\$0.00	\$0.00
Fees & Charges	\$0.00	\$0.00
Partial Payment (Unapplied)††	\$0.00	\$0.00
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>

### Important Messages

†† Partial Payments: Any partial payment that you make is not applied to your mortgage payment, but instead is held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

† This is your Principal Balance only, not the amount required to pay your loan in full. Please contact Customer Service for your exact payoff balance. In the event you are in default or foreclosure, you must contact 1.877.251.0990 for payoff information.

Your Point of Contact is LISA MCBRIDE and can be reached on 844-369-3405.

Your loan is an interest only loan, please note monthly payments may not reduce the principal balance.

### \*\*Account History\*\*

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure – the loss of your home. As of 10/16/17 you are 2633 days delinquent on your mortgage.

#### Recent Account History:

Payment due: 05/01/17: Unpaid balance of \$2,036.96  
Payment due: 06/01/17: Unpaid balance of \$2,036.96  
Payment due: 07/01/17: Unpaid balance of \$2,036.96  
Payment due: 08/01/17: Unpaid balance of \$2,097.51  
Payment due: 09/01/17: Unpaid balance of \$2,097.51  
Payment due: 10/01/17: Unpaid balance of \$2,097.51  
Current payment due 08/01/10: \$2,097.51  
**Total: \$155,184.31 due.**

If you are experiencing Financial Difficulty: See Back for information about mortgage counseling or assistance.

BAYVIEW LOAN SERVICING, LLC  
PO BOX 650091  
DALLAS, TX 75265-0091

Please include the loan number on your check. If we cannot clearly associate the check with a single loan, it may delay or prohibit us from crediting your account.

Borrower JAMES M VIERA

Loan Number 599225

Total Amount \$155,184.31

If you are currently a party in a bankruptcy case and you choose to make a voluntary payment, detach and return bottom remittance portion with your payment. Make checks payable to Bayview Loan Servicing.

Payment Due 08/01/10



BAYVIEW LOAN SERVICING, LLC  
PO BOX 650091  
DALLAS, TX 75265-0091



Please indicate additional funds. Excess funds received by BLS without explicit instructions, will be posted based on BLS internal payment hierarchy, which is driven by your loan documents and/or applicable law.

Additional Principal \$

Additional Escrow \$

Other \$

Total Amount Sent \$

(Please do not send cash)

☐ Check here if your address/telephone number has changed and fill out form on reverse side.

Please do not write below this line. Servicing Code: MSP

Make check payable to Bayview Loan Servicing.

0000599225 MSP 0015518431 0014942302 9



www.bayviewloanservicing.com

The below mailing address must be used for all  
Error Notices and Information Requests:

Bayview Loan Servicing, LLC  
Customer Service Department  
4425 Ponce De Leon Blvd., 5th Floor  
Coral Gables, FL 33146

**Customer Service**  
Mon – Fri 8:00 am to 9:00 pm ET  
Saturday 8:00 am to 5:00 pm ET  
Telephone: 1.877.251.0990  
Fax: 305.631.5660

**Customer Relations**  
Mon – Fri 8:00 am to 12:00 am ET  
Saturday 8:00 am to 5:00 pm ET  
Telephone: 1.888.326.7191

**Mail payments to:**  
Bayview Loan Servicing, LLC  
PO Box 650091  
Dallas, TX 75265-0091

**Overnight Payment or  
Certified Payoff Funds:**  
Bayview Loan Servicing, LLC  
4425 Ponce de Leon Blvd., 5th Floor  
Coral Gables, FL 33146

**Payoff Request:**  
Bayview Loan Servicing  
Payoff Department  
4425 Ponce De Leon Blvd., 5th Floor  
Coral Gables, FL 33146  
Fax: 305.644.8102

**Homeowner's Insurance Inquiries**  
Mon – Fri 8:00 AM – 7:00 PM ET  
Telephone: 877-826-4419  
Fax: 248-824-7960

**Real Estate Tax Bills:**  
Bayview Loan Servicing, LLC  
Tax Department  
P.O. Box 331409  
Miami, FL 33233-1409  
Fax: 305.644.8104

**Insurance or Binder:**  
Bayview Loan Servicing, LLC, its successors  
and/or assigns  
PO Box 5933  
Troy, MI 48007-5933  
Telephone: 877.826.4419

**For hearing/speech impaired accessibility (TTY):**  
Working Hours Here  
Toll Free #877-676-1585  
DID #305-646-6440

### Additional Payment Methods

Please include your Bayview loan number on all remittance

**\*Western Union Quick Collect:** Code City: BFTG Code State: FL  
(Locate the agent nearest you by calling  
1.800.525.6313, or visiting [www.westernunion.com](http://www.westernunion.com))

**\*MoneyGram:** Receive Code: 13910  
1-800-555-3133; 7 days a week, 24 hours a day

**\*Wire:** JP Morgan Chase New York, NY  
ABA #: 021000021 Account No.: 4474508 7

**Certified Funds Overnight** Bayview Loan Servicing, LLC  
**Mailing Address:** 4425 Ponce de Leon Blvd., 5th Floor  
Coral Gables, FL 33146

**\*\*By Phone:** 1.877.251.0990

*\*Fees may be imposed by money transmitter.*

*\*\*Fees may be imposed by money transmitter; to the extent a fee is imposed, no fee will be \$0.50.*

For your convenience, you may have your payment automatically debited ever month from the checking or savings account of your choice. To participate in Auto Pay, Bayview's automatic debit program, visit [www.bayviewloanservicing.com/autopay](http://www.bayviewloanservicing.com/autopay).

### Payment Handling

We reserve the right to electronically collect your eligible payment checks, at first presentment and any additional presentment, from the bank account on which the check was drawn. Our receipt of your payment check is authorization for us to collect the amount of the check electronically, or if needed by draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image maintained for our records.

### Housing Counselor Information

If you would like counseling or assistance, for a list of homeownership counseling organizations in your area, you can contact the following: U.S. Department of Housing and Urban Development (HUD), go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Fee Description	Fee Amount
Appraisal An expense charged to the loan to determine the value of the property, which includes an interior inspection of the property.	\$400.00 - \$675.00, unless prohibited by state law.
Assumption Charge for the work involved with processing a new buyer that is assuming the terms of an existing loan.	\$0.00 - 1% of the UPB of \$750, whichever is greater.
Bankruptcy Fees and Costs	\$0 to \$5,000
BPO An expense charged to the loan in which a broker's price opinion will be used to determine the value of a property on a delinquent loan.	\$0.00 to \$160.00, unless prohibited by state law.
Foreclosure Fees and Costs	\$0 to \$5,000
Late Charge Assessed for payments received after the due date and expiration of any applicable grace period per the loan documents.	As stated in the loan documents, subject to state law requirements.
Litigation Fees and Costs	Varies depending on the circumstances and is not always charged to the customer's loan, and but is \$0 to \$50,000.
Non-Sufficient Funds Fee Fee assessed on payments/checks received that are not honored due to insufficient funds.	\$0 to \$40, or maximum permitted by state law.
Partial Release Charge for the processing the release of a portion of the mortgaged property.	Loan balance \$300,000 or less - \$0; loan balance greater than \$300,000 less than \$750,000 - \$500; loan balance greater than \$750,000 - \$1,000
Pay-by-Phone, Web and IVR Payment Fee	\$0.00 - \$0.50, subject to state law requirements.
Pre-Foreclosure Notice Registration Fee	\$0 to \$75, subject to state law requirements.
Priority Processing (Overnight Delivery) Fee charged if customer requests expedited service.	\$0 - \$15
Property Inspection	\$10 - \$15
Property Preservation Fee An expense charged to the loan to ensure that the condition an appearance of the property are maintained satisfactorily.	\$0 to \$2,500 and \$0 to \$110 for grass cuts.
Title Search An expense charged to the loan for a detailed examination of the historical records concerning the property.	\$0 to \$500

### Other Fees Charged (And fees not included above)

Currently, no fees are assessed for the following: Amortization Schedule, Deed of Trust Copy, Document Copy, Loan History, Release Recording-Residential, Subordination and Verification of Mortgage for Third Party Requests. A prepayment penalty may be assessed against your loan under the terms of the Note.

The above contains a list of common servicing fees. You may incur additional fees if, for example, your loan becomes delinquent or is subject to litigation (e.g. condemnation proceeding). Such fees may include, but are not limited to, court costs and attorney fees. These fees will vary with the circumstances of the case and the nature of the work performed. **Bayview Loan Servicing, LLC. NMLS #2469**

### Mortgage Scams Relief Programs

Be cautious of any notices you receive that advise you that you have been approved for a loan modification or trial plan. These may be deceptive scams from persons pretending to be us. For your protection, please verify any such information received by contacting your assigned Asset Manager or Customer Service immediately to confirm that any offer or decision comes from us.

### Mortgage Loan Scam Alert

Beware of home loan rescue scams. Facing the possibility of not being able to make your mortgage payments is an unsettling time. Unfortunately, con artists often attempt to take advantage of vulnerable homeowners and may try deceptive scams where they pretend to represent Bayview Loan Servicing, LLC ("Bayview") and allege to have your best interest in mind. You should know that loss mitigation options and counseling do not require fees when working directly with Bayview or a HUD approved housing counselor. For your protection, if you are unsure if the person communicating with you about a modification or other deferment agreement or requiring you to make payments is from Bayview or a legitimate counseling resource, please contact the Customer Relations Department at 1.877.251.0990 or at [customerservice@bayviewloanservicing.com](mailto:customerservice@bayviewloanservicing.com) and tell us about your situation.

### Know your Rights

The FTC's Mortgage Assistance Relief Services (MARS) Rule is established to protect distressed homeowners from mortgage relief scams that have sprung up during the mortgage crisis. Bogus operations falsely claim that, for a fee, they will negotiate with the consumer's mortgage lender or servicer to obtain a loan modification, a short sale, or other relief from foreclosure.

### Credit Reporting

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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Has any of your contact information changed?  
If so, please complete this and check the box on the front of the coupon.

**Mailing Address:**

**City:**

**State:**

**Zip:**

**Home Phone:** ( )

**Business Phone:** ( )

**Customer Name:**

Please Print

**Email Address:**

**Customer Name:**

Please Print

**Email Address:**

**Customer**

**Signature:**

**Customer**

**Signature:**

**Date:**

**Date:**

Please be advised that Bayview Loan Servicing, LLC, ("Bayview"), may employ the use of automated technology to place calls, pre-recorded messages and text messages to any wireless numbers provided by you in regards to the servicing of your mortgage loan. This is not a condition for Bayview to service your account and you may revoke your

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**Important Messages**

**Servicemembers Civil Relief Act** The Service members Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If either you have been called to active duty, or you are the spouse, registered domestic partner, partner in a civil union, or financial dependent of a person who has been called to active duty, and you haven't yet made us aware of your status, please contact our Customer Relations Department toll-free at (855) 813-7143, Monday – Friday 8am – 5pm ET. As your loan servicer, we are here to help you understand your options.